

Fill in this information to identify the case:

Debtor 1 Jeffrey Scott Weirich

Debtor 2 Deborah Grace Weirich  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number 3:17-bk-32940

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,

Name of creditor: as Trustee of the Chalet Series III TrustCourt claim no. (if known): 12-1

Last 4 digits of any number you use to identify the debtor's account:

9 1 8 4

Date of payment change:

Must be at least 21 days after date of this notice

11/01/2020

New total payment:

Principal, interest, and escrow, if any

\$ 1,589.38**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 573.51New escrow payment: \$ 571.95**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Jeffrey Scott Weirich  
First Name Middle Name Last Name

Case number (if known) 3:17-bk-32940

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle R. Ghidotti-Gonsalves, Esq.

Signature

Date 10/06/2020

Print: Michelle R. Ghidotti-Gonsalves  
First Name Middle Name Last Name

Title Authorized Agent for Secured Creditor

Company Ghidotti Berger, LLP

Address 1920 Old Tustin Avenue  
Number  Street   
Santa Ana CA 92705  
City  State  ZIP Code

Contact phone 949-427-2010

Email bknotifications@ghidotberger.com

**CERTIFICATE OF SERVICE**

On October 6, 2020, I served the foregoing document described as *Notice of Mortgage Payment Change* on the following individuals by electronic means through the Court's ECF program:

**COUNSEL(S) FOR DEBTOR(S)**

Richard E West [westlawecf@gmail.com](mailto:westlawecf@gmail.com)

**TRUSTEE(S) / TRUSTEE(S) COUNSEL(S)**

John G. Jansing [ecfclerk@dayton13.com](mailto:ecfclerk@dayton13.com)  
Asst US Trustee [USTPRegion09.CB.ECF@usdoj.gov](mailto:USTPRegion09.CB.ECF@usdoj.gov)

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ricardo Becker  
Ricardo Becker

On October 6, 2020, I served the foregoing documents described as *Notice of Mortgage Payment Change* on the following individuals by depositing true copies thereof in the United States mail at North Miami Beach, Florida enclosed in a sealed envelope, with postage paid, addressed as follows:

***Debtor***  
**Jeffrey Scott Weirich**  
780 Eagledale Circle  
Kettering, OH 45429

***Joint Debtor***  
**Deborah Grace Weirich**  
780 Eagledale Circle  
Kettering, OH 45429

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ricardo Becker  
Ricardo Becker

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: September 10, 2020

JEFFREY WEIRICH  
 DEBORAH WEIRICH  
 780 EAGLEDALE CIR  
 KETTERING OH 45429

Loan: [REDACTED]

Property Address:  
 780 EAGLEDALE CIRCLE  
 KETTERING, OH 45429

**Annual Escrow Account Disclosure Statement**  
**Account History**

This is a statement of actual activity in your escrow account from Oct 2019 to Oct 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>		<b>Current:</b>	<b>Effective Nov 01, 2020:</b>	<b>Escrow Balance Calculation</b>	
Principal & Interest Pmt:		1,017.43	1,017.43	Due Date:	Mar 01, 2020
Escrow Payment:		573.51	571.95	Escrow Balance:	(2,572.00)
Other Funds Payment:		0.00	0.00	Anticipated Pmts to Escrow:	4,588.08
Assistance Payment (-):		0.00	0.00	Anticipated Pmts from Escrow (-):	0.00
Reserve Acct Payment:		0.00	0.00	Anticipated Escrow Balance:	\$2,016.08
Total Payment:		\$1,590.94	\$1,589.38		

<b>Date</b>	<b>Payments to Escrow</b>		<b>Payments From Escrow</b>		<b>Description</b>	<b>Escrow Balance</b>	
	<b>Anticipated</b>	<b>Actual</b>	<b>Anticipated</b>	<b>Actual</b>		<b>Required</b>	<b>Actual</b>
Oct 2019	537.04	488.55		*		2,148.22	(2,096.17)
Nov 2019	537.04	488.55		*		2,685.26	(1,607.62)
Dec 2019	537.04	488.55		*		3,222.30	(1,119.07)
Jan 2020	537.04			*		3,759.34	(630.52)
Feb 2020	537.04		2,632.60	2,618.47	* County Tax	4,296.38	(630.52)
Mar 2020	537.04	2,278.74		*		2,200.82	(3,248.99)
Apr 2020	537.04			*		2,737.86	(970.25)
May 2020	537.04	573.51		*		3,274.90	(970.25)
Jun 2020	537.04	1,147.02		*		3,811.94	(396.74)
Jun 2020			1,278.84		* Homeowners Policy	4,348.98	(528.56)
Jul 2020	537.04		1,180.94		* Homeowners Policy	3,705.08	(528.56)
Jul 2020			2,630.99	2,616.95	* County Tax	1,074.09	(3,145.51)
Aug 2020	537.04	573.51		*		1,611.13	(2,572.00)
Sep 2020	537.04			*		2,148.17	(2,572.00)
					Anticipated Transactions	2,148.17	(2,572.00)
Sep 2020		4,014.57					1,442.57
Oct 2020		573.51					2,016.08
	\$6,444.48	\$10,626.51	\$6,444.53	\$6,514.26			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

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Last year, we anticipated that payments from your account would be made during this period equating to 6,444.53. Under Federal law, your lowest monthly balance should not have exceeded 4,974.09 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: September 10, 2020

JEFFREY WEIRICH

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement**  
**Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

<b>Date</b>	<b>Anticipated Payments</b>			<b>Escrow Balance</b>	
	<b>To Escrow</b>	<b>From Escrow</b>	<b>Description</b>	<b>Anticipated</b>	<b>Required</b>
			Starting Balance	2,016.08	2,714.23
Nov 2020	542.86			2,558.94	3,257.09
Dec 2020	542.86			3,101.80	3,799.95
Jan 2021	542.86			3,644.66	4,342.81
Feb 2021	542.86	2,618.47	County Tax	1,569.05	2,267.20
Mar 2021	542.86			2,111.91	2,810.06
Apr 2021	542.86			2,654.77	3,352.92
May 2021	542.86			3,197.63	3,895.78
Jun 2021	542.86			3,740.49	4,438.64
Jul 2021	542.86	1,278.84	Homeowners Policy	3,004.51	3,702.66
Jul 2021		2,616.95	County Tax	387.56	1,085.71
Aug 2021	542.86			930.42	1,628.57
Sep 2021	542.86			1,473.28	2,171.43
Oct 2021	542.86			2,016.14	2,714.29
	<hr/> <u>\$6,514.32</u>	<hr/> <u>\$6,514.26</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.) Your escrow balance contains a cushion of 1,085.71. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,085.71 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,016.08. Your starting balance (escrow balance required) according to this analysis should be \$2,714.23. This means you have a shortage of 698.15. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 6,514.26. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

## New Escrow Payment Calculation

Unadjusted Escrow Payment	542.86
Surplus Amount:	0.00
Shortage Amount:	29.09
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$571.95</u>

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$1,560.29 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**